

## **REMARKS**

### **Claim Status**

Claims 1-66 were originally presented for examination in this application. Currently, claims 17, 39, 40, and 62-66 are pending in the application and have been allowed.

### **Amendments to Specification**

Applicant's original drawings were said to omit the feature "sending the credit application from a first remote funding source to a second remote funding source if the first funding source declines to approve the credit application." Accordingly, new figures are enclosed illustrating this feature and the specification is amended to add a description of the new figures.

**CONCLUSION**

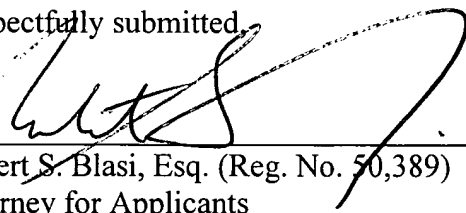
Applicants respectfully submit that, in light of the foregoing amendments to the specification and drawings, the application is in condition for allowance.

If, in the Examiner's opinion, a telephonic interview would expedite prosecution of the present application, the undersigned attorney would welcome the opportunity to discuss any outstanding issues.

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Tel. No.: (617) 570-1408  
Fax No.: (617) 523-1231

Respectfully submitted,



Robert S. Blasi, Esq. (Reg. No. 50,389)  
Attorney for Applicants  
Customer No. 051414  
Goodwin | Procter LLP  
Exchange Place  
53 State Street  
Boston, Massachusetts 02109

**Amendments to the Drawings**

Attached are two new sheets of drawings: Figure 8A and 8B.

Attachment: New Sheets